

THIS POLICY IS ISSUED BY THE COMPANY

ATED BY

THIS DECLARATION PAGE, WITH POLICY PROVISIONS, FORMS AND ENDORSEMENTS (IF ANY) ISSUED TO FORM A COMPLETE POLICY, IS TO BE KEPT IN THE POLICYHOLDER'S POSSESSION. IT IS TO BE PRODUCED TO THE AGENT AT THE TIME OF RENEWAL OR AT THE TIME OF A CLAIM.

(02) MARYLAND CASUALTY COMPANY

NEW YORK LIFE INSURANCE CO. OF N.Y.

(08) ASSURANCE CO. OF AMERICA

Renewal of (21)

How (11)

41-190897

Item 1. Named Insured and P.O. Address (No., Street, Town, County, State, Zip Code)

- Covil Insulation Company, Inc.
- P.O. Box 1804
- Greenville, S.C.

Item 2. Policy Period: Noon Standard Time at location of described property

3-31-70

3-31-73

AGENT: Sam J. Crain Company

08 00453746

Charlotte

Item 3. The Named Insured is

Item 4. Location of premises (Enter name if same location as above)

See MLR-22

Occupancy of premises

Item 5. Insurance is provided with respect to those premises described above and with respect to those coverages and kinds of property for which a specific limit of liability is shown, subject to all of the terms of this policy including forms and endorsements made a part hereof.

LIMIT OF LIABILITY										COV. QUANTITY APPL.	COVERAGE	SECTION
Loc. No.	1	Bldg. No.	2	Loc. No.	3	Bldg. No.	4	Loc. No.	5			
Per MLR-22										80%	A. Building(s)	PROPERTY
Per MLR-22										80%	B. Personal Property	PROPERTY
											Add. Cov. (Specify)	COVERAGE
											Add. Cov. (Specify)	COVERAGE
Per MLR-21											C. Bodily Injury and Property Damage Liability	LIABILITY
\$1,000											D. Premises Medical Payments	LIABILITY
											Add. Cov. (Specify)	COVERAGE

SECTION III - CRIME COVERAGE

SECTION IV - BOILER AND MACHINERY COVERAGE

Limits as stated in the endorsement made part of this policy, if indicated by

INSTALLMENT	TOTAL FULL TERM PREMIUM	CASH VALUE	NO. OF OFFERED INSTALLMENTS
49.56	49.56	49.56	1
57.63	57.63	57.63	1
64.70	64.70	64.70	1

Forms and Endorsements made part of this Policy at time of issue. INSERT FLOS AND ENDORSEMENTS.

Item 6. Applicable to Section I, Division 1 Only. Loss deductible clause No. 1 applicable (yes or no) yes Loss deductible clause No. 2 applicable (yes or no) yes

Item 7. Mort. (See NAME AND ADDRESS)

15-06

Agency at Greenville, S.C.

Counterfile March 31, 1970

Sam J. Crain & Company

Agent

URANCE UNDERWRITING SUMMARY		
LINE	\$	100%
ELINS	\$	50%
NET	\$	%
KEY ITEM	630,000	
ML	630,000	

ADD'L LIABILITY	
POL. NO.	AMOUNT

HOMES OFFICE COPY

EXHIBIT

A

CO



# ENDORSEMENT

Forms and Endorsements made part of this policy at time of issue.

- MLB-100 - General Property Form - Section I
- MLB-121 - Vandalism and Malicious Mischief End.
- MLB-109 - Special Office Personal Prop. Form - Section \*
- MLB-21 - Amendment of Limits of Liability - Cov. C
- MLB-66 - S.C. Amendatory Endorsement
- MLB-22 - Supplemental Declarations End.
- MLB-16 - General Schedule - Section II
- MLB-126 - Replacement Cost End.
- MLB-156 - M.O.X. Burglary End.
- MLB-200 - SMP Liability Insurance Form
- MLB-202 - Comprehensive General Liability Form
- MLB-220 - Personal Liability End.
- MLB-500 - Comprehensive Crime Coverage End. - Section III
- 3347 - Contractual Liability Insurance
- 40090 - Tool Floater Form
- 40042 - Inland Marine Basic Supplemental Form
- 42025 - General Endorsement

KIND OF BUSINESS				PREMIUMS	
	LINE	CODE		ADDITIONAL	RETURN
Bodily Injury				\$	\$
Property Damage				\$	\$
Collision				\$	\$
A. P. D.				\$	\$
Miscellaneous				\$	\$
Totals				\$	\$
Net Additional or Return Premium				\$	\$

TRANS.	This endorsement forms a part of		Issued to		And is effective on and after	
31	Policy No.					
Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, limits or conditions of the policy, except as hereinabove set forth.						
Term	Effective date	Expiration date	Company	P.O.	Producer	Subject to Audit
						M-1 G-2 S/A-3 A-4
Port	Rel'y	Mail	State	Comm.	Branch Office	Agent

- (02) ☐ MARYLAND CASUALTY COMPANY
- (07) ☐ NORTHERN INSURANCE COMPANY OF NEW YORK
- (08) ☐ ASSURANCE COMPANY OF AMERICA
- (06) ☐ MAINE BONDING AND CASUALTY COMPANY
- (03) ☐ MARYLAND AMERICAN GENERAL INSURANCE CO.
- (04) ☐ NATIONAL STANDARD INSURANCE COMPANY

Authorized Representative

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# SUPPLEMENTAL DECLARATIONS ENDORSEMENT

Form MIB-22  
(Ed. 10-66)

Location of premises, as stated in the Declarations, is extended to include the following and insurance is provided with respect to these premises described below and with respect to those coverages and kinds of property for which a specific limit of liability is shown, subject to all the terms of this policy including forms and endorsements made a part hereof:

Div. No.	Loc. No.	Bldg. No.	LOCATION OF PREMISES (Address, City, State)	OCCUPANCY	SECTION I		
					COVERAGE	Forms and Endorsements Applicable	Limits of Liability (\$)
1	1	1	523 (R) S/S Sulphur Springs Rd., Greenville, S. C. - 02310		Bldg. 100 cts. 121	MLB-100 80%	175,000 380,000
					Special Office Contents	MLB-109	75,000
2	1	1	1911 Sullivan St., Greensboro, N.C. 04110		cts. 100 cts. 121 cts. 109		80,000 4,000
3	1	1	139 Walnut St. Wilson, N.C. - 01300		cts. 100 cts. 121 cts. 109		80,000 4,000
4	1	1	134 Sand Bar Terry Road Augusta, Ga. - 12110		cts. 100 cts. 121 cts. 109		50,000 4,000
5	1	1	225 W. Walnut St., Wilson, N.C. - 09300		cts. 100 cts. 121		20,000
6	1	1	Trailer - rear Location #1, Bldg. #1, Greenville, - 02310 S.C.		Bldg. 100 cts. 121		2,400 1,000

Form MIB-22 (Ed. 10-66)





## REPLACEMENT COST ENDORSEMENT

Form MLE-126  
(Ed. 10-66)

## PROPERTY COVERED

## LOCATION

☒ Coverage A — Building(s) 523 (R) Sulphur Road, Greenville, S.C.☐ Coverage B — Personal Property

Subject to all the provisions and stipulations otherwise applicable to Section I, the provisions and stipulations of this policy applicable to the coverages indicated by an "X" in the appropriate box are amended to substitute the term "replacement cost" for the term "actual cash value" wherever it appears in this policy, thereby eliminating any deduction for depreciation, subject in all other respects to the provisions and stipulations of this endorsement and of the policy of which this endorsement is made a part. The Coinsurance Clause appearing elsewhere in this policy is hereby cancelled in its application to loss to any of the property to which this endorsement applies, and is replaced by the Coinsurance Clause contained herein.

1. **Coinsurance Clause:** The Company shall not be liable for a greater proportion of any loss to the property covered hereunder than the limit of liability under this policy for such property bears to the amount produced by multiplying the coinsurance percentage applicable (specified in this policy) by the total of: (a) the replacement cost (without deduction for depreciation) of that part of said property to which this endorsement applies, and (b) the actual cash value of that part of said property to which this endorsement does not apply, at the time of loss.

In the event that the aggregate claim for any loss is both less than \$10,000 and less than 5% of the limit of liability for all contributing insurance applicable to the property involved at the time such loss occurs, no special inventory and appraisal of the undamaged property shall be required, provided that nothing herein shall be construed to waive the application of the first paragraph of this clause.

If insurance under Section I of this policy is divided into separate limits of liability, the foregoing shall apply separately to the property covered under each such limit of liability.

The value of property covered under Extensions of Coverage and the cost of the removal of debris, shall not be considered in the determination of replacement cost when applying the Coinsurance Clause.

2. This endorsement shall not apply to: (a) stock (raw, in process or finished) or merchandise, including materials and supplies in connection therewith; (b) property of others; (c) household furniture or residential contents; (d) books of account, abstracts, manuscripts, drawings, card index systems and other records (including film, tape, disc, drum, cell and other magnetic recording or storage media); (e) paintings, etchings, pictures, tapestries, slatons, marbles, bronzes, antique furniture, rare books, antique silver, porcelains, rare glassware and bric-a-brac, or other articles of art, rarity or antiquity; or (f) carpeting, cloth awnings, air conditioners, domestic appliances and outdoor equipment, all whether permanently attached to the building structure or not.

3. This Company's liability for loss under this policy including this endorsement shall not exceed the smallest of the following amounts:

- the amount of this policy applicable to the damaged or destroyed property;
- the replacement cost of the property or any part thereof identical with such property on the same premises and intended for the same occupancy and use;
- the amount actually and necessarily expended in repairing or replacing said property or any part thereof.

4. The Company shall not be liable under this endorsement for any loss:

- occasioned directly or indirectly by enforcement of any local or state ordinance or law regulating the construction, repair or demolition of buildings or structures unless such liability has been specifically assumed under this policy;
- unless and until the damaged or destroyed property is actually repaired or replaced by the insured with due diligence and dispatch.

5. The insured may elect to make claim under this policy in accordance with its provisions, disregarding this endorsement, except that the foregoing Coinsurance Clause applicable to the replacement cost of said property shall apply; and the insured may make further claim for any additional liability brought about by this endorsement in accordance with its provisions, provided the Company is notified in writing within 180 days after loss of the insured's intent to make such further claim.

This Endorsement must be attached to Change Endorsement MLE-20 when issued after the Policy is written.

Form MLE-126 (Ed. 10-66)

COV





## SOUTH CAROLINA AMENDATORY ENDORSEMENT

Form MLB-66  
(Ed. 4-89)

I. Subject to all the provisions and stipulations otherwise applicable to Section 1, this policy is amended as follows:

A. With respect to Coverage A—Building(s) as provided under Forms MLB-100, MLB-101, MLB-104, or MLB-105, insurance under this policy is effected subject to the following agreements and provisions and supersedes and replaces any Valuation Clause in the policy of which this form is made a part:

**Valuation Clause:** Insofar as insurance against the perils of fire and lightning are concerned, the insured and the insurer hereby agree that the value of buildings described herein is—and hereby fix the amount of insurance to be carried thereon (including this policy)—respectively, as follows:

## AGREED VALUE OF BUILDINGS

Loc. No. <u>1</u>	Bldg. No. <u>1</u>	\$ <u>175,000</u>	Loc. No. _____	Bldg. No. _____	\$ _____
Loc. No. <u>6</u>	Bldg. No. <u>1</u>	\$ <u>2,400</u>	Loc. No. _____	Bldg. No. _____	\$ _____
Loc. No. _____	Bldg. No. _____	\$ _____	Loc. No. _____	Bldg. No. _____	\$ _____

B. With respect to Coverage A—Building(s) as provided under Forms MLB-102 or MLB-103 insurance under this policy is effected subject to the following agreements and provisions and supersedes and replaces any Valuation Clause in the policy of which this form is made a part:

**Valuation Clause:** Insofar as insurance against the perils of fire and lightning are concerned, the insured and the insurer hereby agree that the value of buildings described herein, when completed, is—and hereby fix the amount of insurance to be carried thereon (including this policy)—respectively, as follows:

## AGREED VALUE OF BUILDINGS

Loc. No. _____	Bldg. No. _____	\$ _____	Loc. No. _____	Bldg. No. _____	\$ _____
Loc. No. _____	Bldg. No. _____	\$ _____	Loc. No. _____	Bldg. No. _____	\$ _____
Loc. No. _____	Bldg. No. _____	\$ _____	Loc. No. _____	Bldg. No. _____	\$ _____

C. The Special Loss Deductible Clause in Form MLB-101, as made a part of this policy, is superseded and replaced by the following Special Loss Deductible Clause:

**Special Loss Deductible Clause:** With respect to loss by any of the perils of explosion, smoke, vehicles, aircraft, riot, riot attending a strike, and civil commotion, and vandalism and malicious mischief, as insured against under this form, the Company shall be liable only when such loss exceeds \$50. When loss is between \$50 and \$500, the Company shall be liable for 111% of loss in excess of \$50; and when loss is \$500 or more, this deductible provision shall not apply.

With respect to loss by any of the perils insured against under this form other than fire, lightning, explosion, smoke, vehicles, aircraft, riot, riot attending a strike, and civil commotion, windstorm or hail, and vandalism and malicious mischief, the Company shall be liable only when such loss in each occurrence exceeds \$100. When loss is between \$100 and \$500, the Company shall be liable for 125% of loss in excess of \$100; and when loss is \$500 or more, this deductible provision shall not apply.

D. The Deductible Clause provisions of Form MLB-102, as made a part of this policy, are amended to include the following additional Loss Deductible Clause:

**Loss Deductible Clause No. 2:** With respect to loss by any of the perils insured against other than:

a. fire or lightning,

b. windstorm or hail to buildings, structures or personal property in the open,

the Company shall be liable only when such loss in each occurrence exceeds \$50. When loss is between \$50 and \$500, the Company shall be liable for 111% of loss in excess of \$50; and when loss is \$500 or more, this deductible provision shall not apply.

E. The Special Loss Deductible Clause in Form MLB-103, as made a part of this policy, is superseded and replaced by the following Special Loss Deductible Clause:

**Special Loss Deductible Clause:** With respect to loss by any of the perils of explosion, smoke, vehicles, aircraft, riot, riot attending a strike, and civil commotion, and vandalism and malicious mischief, as insured against under this form, the Company shall be liable only when such loss exceeds \$50. When loss is between \$50 and \$500, the Company shall be liable for 111% of loss in excess of \$50; and when loss is \$500 or more, this deductible provision shall not apply.

The sum of \$500 shall be deducted from the amount of loss in any one occurrence resulting from any peril other than fire, lightning, explosion, smoke, vehicles, aircraft, riot, riot attending a strike, and civil commotion, windstorm or hail, and vandalism and malicious mischief. This deductible shall apply separately to each building or structure (including its personal property) and separately to personal property in the open.

F. The Special Loss Deductible Clause in Forms MLB-107, MLB-108 and MLB-109, as made a part of this policy, is superseded and replaced by the following Special Loss Deductible Clause:

**Special Loss Deductible Clause:** Each loss shall be adjusted separately and from the amount of each such adjusted loss, the sum of \$50 shall be deducted or, if there is contributing insurance, the Company's pro rata share thereof. When loss is between \$50 and \$500, the Company shall be liable for 111% of loss in excess of \$50; and when loss is \$500 or more, this deductible provision shall not apply.

The deductible will not apply to:

- loss by fire, lightning, leakage or accidental discharge from automatic sprinkler systems, burglary or robbery;
- loss of or to property in transit while in the custody of carriers for hire; or
- loss resulting from collision, upset or overturn of a motor vehicle.



(i) The provision relating to Loss Deductible Clause No. 2 in Vandalism and Malicious Mischief Endorsement, Form MLB-121, as made a part of this policy, is superseded and replaced by the following provision:  
Loss Deductible Clause No. 2 applies to the coverage afforded by this endorsement.

(ii) The Loss Clause in Forms MLB-100, MLB-101, ML-102, MLB-103, MLB-104, MLB-105, MLB-107, MLB-108 and MLB-109, as made a part of this policy, is deleted and the following condition is added:

**Unearned Premium Clause:** If a loss is paid under this policy, the named insured shall be indemnified for loss of the pro rata unearned premium on the amount of such loss payment; however, this Company may elect by written notice within 60 days after time of loss to renege this policy in the amount of such loss and, in consideration of such renege, make no payment to the named insured as otherwise provided by this clause.

(iii) Subject to all the provisions and stipulations otherwise applicable to Section 14, the Alcoholic Beverage Exclusion is amended to read as follows:

It is agreed that that part of the alcoholic beverage exclusion which relates to the selling, serving or giving of any alcoholic beverage (a) to a person under the influence of alcohol or (b) which causes or contributes to the intoxication of any person, is deleted.

Form MLB-66 (Ed. 8-69)



**MERCANTILE OPEN STOCK BURGLARY ENDORSEMENT**Form MLB-156  
(Ed. 5-69)

Subject to all the provisions and stipulations otherwise applicable to Section 1, except the Coinsurance Clause, the Falsely Detachable Clauses and the Valuation Provision, this policy is extended to provide the following coverage applicable only to those locations as indicated by a specific limit of liability and premium.

**SCHEDULE**

Loc. No.	Location (Street, Address, City & State)	Limit of Liability	Premium
1. 523 (R)	Sulphur Springs Rd., Greenville, S.C.	7,500.	Incl.
2. 134	Sand Bar Ferry Rd., Augusta, Ga.	7,500.	Incl.
3. 1911	Sullivan St., Greensboro, N. C.	7,500.	Incl.
4. 139	Walnut St., Wilson, N.C.	7,500.	Incl.

The coinsurance percentage applicable to loss of merchandise is **50** % subject to a coinsurance limit of **\$ 7500.** Total Premium **\$ Incl.**

**Insuring Agreements**

**I. Loss of Merchandise; Premises Damage.** To pay for loss by burglary or by robbery of a watchman, while the premises are not open for business, of merchandise, furniture, fixtures and equipment within the premises or within a showcase or show window used by the insured and located outside the premises but inside the building line of the building containing the premises or attached to said building.

To pay for damage to the premises and the exterior thereof, and to the insured property within the premises or within such showcase or show window by such burglary, robbery of a watchman, or attempt thereof, provided with respect to damage to the premises and the exterior thereof the insured is the owner of the premises or is liable for such damage.

**Exclusions**

This coverage does not apply:

- to loss due to any fraudulent, dishonest or criminal act by any insured, a partner therein, or an officer, employee, director, trustee, or authorized representative thereof, while working or otherwise and whether acting alone or in collusion with others;
- to loss of furs or articles containing fur which represents their principal value, by removal of such property from within a showcase or show window by a person who has broken the glass thereof from outside the premises or by an accomplice of any such person;
- to loss occurring while there is any change in the condition of the risk or during a fire in the premises;
- to damage by vandalism or malicious mischief;
- to loss, other than to a safe or vault, by fire whether or not such fire is caused by, contributed to by or arises out of the occurrence of a hazard insured against.

This Endorsement must be attached to Change Endorsement MLB-20 when issued after the Policy is written.

Form MLB-156 (Ed. 5-69)

Page 1 of 2



## CONDITIONS

### 1. Definitions.

"Premises" means the interior of that portion of the building at the location designated in the Schedule which is shown in the Schedule as occupied by the insured in conducting the business as stated therein, but shall not include: (1) showcases or show windows not opening directly into the interior of the premises; or (2) public entrances, halls or stairways.

"Burglary" means the felonious abstraction of insured property (1) from within the premises by a person making felonious entry therein by actual force and violence, of which force and violence there are visible marks made by tools, explosives, electricity or chemicals upon, or physical damage to, the exterior of the premises at the place of such entry; or (2) from within a showcase or show window outside the premises by a person making felonious entry into such showcase or show window by actual force and violence, of which force and violence there are visible marks thereon; or (3) from within the premises by a person making felonious exit therefrom by actual force and violence as evidenced by visible marks made by tools, explosives, electricity or chemicals upon, or physical damage to, the interior of the premises at the place of such exit.

"Robbery of a watchman" means the taking of insured property by violence or threat of violence inflicted upon a private watchman employed exclusively by the insured and while such watchman is on duty within the premises.

"Loss" includes damage.

"Jewelry" means jewelry, watches, necklaces, bracelets, gems, precious or semi-precious stones, and articles containing one or more gems and articles of gold or platinum.

2. **Ownership of Property; Interests Covered.** The insured property may be owned by the insured, or held by the insured in any capacity whether or not the insured is liable for the loss thereof, or may be property as respects which the insured is legally liable; provided, this insurance applies only to the interest of the insured in such property, including the insured's liability to others, and does not apply to the interest of any other person or organization in any of said property unless included in the insured's proof of loss.

3. **Joint Insured.** If more than one insured is named in the Declarations, the insured first named shall act for every insured for all purposes of this endorsement. Knowledge possessed or discovery made by any insured shall constitute knowledge possessed or discovery made by every insured.

4. **Books and Records.** The insured shall keep records of all the insured property in such manner that the company can accurately determine therefrom the amount of loss.

5. **Coinurance.** The Company shall not be liable for a greater proportion of a loss of merchandise, exclusive of jewelry and of property held by the insured as a pledge or as collateral, than the limit of liability stated in the Schedule bears to (a) the coinsurance percentage, as stated in the Schedule, of the actual cash value of all such merchandise contained within the premises at time of loss; or (b) the coinsurance limit stated in the Schedule, whichever is less.

6. **Limits of Liability; Settlement Options.** Subject to any application of the coinsurance requirement, the limit of the Company's liability for loss shall not exceed the actual cash value of the property at time of loss, nor what it would then cost to repair or replace the property with other of like kind and quality, nor the applicable limit of liability stated in the Schedule; provided, however, the limit of the Company's liability for loss of the contents of any showcase or show window not opening directly into the interior of the premises is \$100; provided, further, (a) the actual cash value of any one article of jewelry shall be deemed not to exceed \$50; and (b) subject to such limit, the actual cash value of property held by the insured as a pledge, or as collateral for an advance or a loan, shall be deemed not to exceed the value of the property as determined and recorded by the insured when making the advance or loan, nor, in the absence of such record, the unpaid portion of the advance or loan plus accrued interest thereon at legal rates.

The Company may pay for the loss in money or may repair or replace the property and may settle any claim for loss of property either with the insured or the owner thereof. Any property so paid for or replaced shall become the property of the Company. Any property recovered after settlement of a loss shall be applied first to the expense of the parties in making such recovery, with any balance applied as if the recovery had been made prior to said settlement, and loss readjusted accordingly. The insured or the Company, upon recovery of any such property, shall give notice thereof as soon as practicable to the other.

The occurrence of any loss shall reduce the applicable limit of liability by the extent of the Company's liability for such loss until the premises are restored to at least the same condition of safety as immediately prior to the loss; but such reduction shall not occur with respect to loss occurring subsequent to the receipt by the Company of notice of loss for which the Company is liable under this endorsement. If the insured shall maintain within the premises at least one watchman while the premises are not open for business.

Application of the liability to property of more than one person shall not operate to increase the limit of the Company's liability.





# AMENDMENT OF LIMITS OF LIABILITY

Form M.L.B.-21  
(Ed. 10-66)

## COVERAGE C — BODILY INJURY AND PROPERTY DAMAGE LIABILITY

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

### SMP LIABILITY INSURANCE COMPREHENSIVE GENERAL LIABILITY INSURANCE

It is agreed that the policy is amended as follows:

1. The limits of liability stated in the Declarations as applicable to Coverage C — Bodily Injury and Property Damage Liability are amended to read as follows:

Bodily Injury Liability	\$ <u>100,000</u> each person
	\$ <u>300,000</u> each occurrence
	\$ <u>300,000</u> aggregate
Property Damage Liability	\$ <u>50,000</u> each occurrence
	\$ <u>50,000</u> aggregate

2. The Limits of Liability provision is replaced by the following:

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, or (3) claims made or suits brought on account of bodily injury or property damage, the Company's liability is limited as follows:

**Bodily Injury Liability** — The limit of bodily injury liability stated in the amended Declarations as applicable to "each person" is the limit of the Company's liability for all damages because of bodily injury sustained by one person as the result of any one occurrence; but subject to the above provision respecting "each person", the total liability of the Company for all damages because of bodily injury sustained by two or more persons as the result of any one occurrence shall not exceed the limit of bodily injury liability stated in the amended Declarations as applicable to "each occurrence". Subject to the above provisions respecting "each person" and "each occurrence", the total liability of the Company for all damages because of (1) all bodily injury included within the completed operations hazard and (2) all bodily injury included within the products hazard shall not exceed the limits of bodily injury liability stated in the amended Declarations as "aggregate".

**Property Damage Liability** — The total liability of the Company for all damages because of all property damage sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of property damage liability stated in the amended Declarations as applicable to "each occurrence".

Subject to the above provision respecting "each occurrence", the total liability of the Company for all damages because of all property damage to which this coverage applies and described in any of the numbered subparagraphs below shall not exceed the limit of property damage liability stated in the amended Declarations as "aggregate".

- (1) all property damage arising out of premises or operations rated on a remuneration basis or contractors' equipment rating on a receipts basis, including property damage for which liability is assumed under any incidental contract relating to such premises or operations, but excluding property damage included in subparagraph (2) below;
- (2) all property damage arising out of and occurring in the course of operations performed for the named insured by independent contractors and general supervision thereof by the named insured, including any such property damage for which liability is assumed under any incidental contract relating to such operations, but this subparagraph (2) does not include property damage arising out of maintenance or repairs at premises owned by or rented to the named insured or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) all property damage included within the products hazard and all property damage included within the completed operations hazard.

Such aggregate limit shall apply separately to the property damage described in subparagraphs (1), (2) and (3) above, and under subparagraphs (1) and (2), separately with respect to each project away from premises owned by or rented to the named insured.

**Bodily Injury and Property Damage Liability** — For the purpose of determining the limit of the Company's liability, all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

Form M.L.B.-21 (Ed. 10-66)





## PERSONAL INJURY LIABILITY INSURANCE ENDORSEMENT

Form MLB-220  
(Ed. 8-67)

In consideration of the payment of the premium, in reliance upon the statements in the Declarations made a part hereof and subject to all of the terms of this endorsement, the Company agrees with the named insured as follows:

### SCHEDULE

The insurance afforded is only with respect to personal injury arising out of an offense included within such of the following groups of offenses as are indicated by specific premium charge or charges:

Groups of Offenses	Provisional Premium
A. False Arrest, Detention or Imprisonment, or Malicious Prosecution	\$ <u>Incl.</u>
B. Libel, Slander, Defamation or Violation of Right of Privacy	\$ <u>Incl.</u>
C. Wrongful Entry or Eviction or other Invasion of Right of Private Occupancy	\$ <u>Incl.</u>
Minimum Premium \$	Total Provisional Premium \$ <u>Incl.</u>
Limits of Liability: \$ <u>100,000.</u>	each person aggregate; \$ <u>300,000.</u> general aggregate.
Insured's participation <u>Nil</u> %	

### I. COVERAGE—PERSONAL INJURY LIABILITY

The Company will pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of injury (herein called "personal injury") sustained by any person or organization and arising out of one or more of the following offenses:

Group A — false arrest, detention or imprisonment, or malicious prosecution;

Group B — the publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy, except publications or utterances in the course of or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the named insured;

Group C — wrongful entry or eviction, or other invasion of the right of private occupancy.

If such offense is committed in the conduct of the named insured's business during the policy period within the United States of America, its territories or possessions, or Canada, and the Company shall have the right and duty to defend any suit against the insured seeking damages on account of such personal injury even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the Company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the Company's liability has been exhausted by payment of judgment or settlements.

This Endorsement must be attached to Change Endorsement MLB-20 when issued after the Policy is written.

Form MLB-220 (Ed. 8-67)

Page 1 of 2



#### Exclusions

This insurance does not apply:

- (a) to liability assumed by the insured under any contract or agreement;
- (b) to personal injury arising out of the willful violation of a penal statute or ordinance committed by or with the knowledge or consent of any insured;
- (c) to personal injury sustained by any person as a result of an offense directly or indirectly related to the employment of such person by the named insured;
- (d) to personal injury arising out of any publication or utterance described in Group B, if the first injurious publication or utterance of the same or similar material by or on behalf of the named insured was made prior to the effective date of this insurance;
- (e) to personal injury arising out of a publication or utterance described in Group B concerning any person, organization or business enterprise, or his or its products or services, made by or at the direction of any insured with knowledge of the falsity thereof.

#### II. PERSONS INSURED

Each of the following is an insured under this insurance to the extent set forth below:

- (a) if the named insured is designated in the Declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor;
- (b) if the named insured is designated in the Declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the named insured is designated in the Declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

This insurance does not apply to injury arising out of the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a named insured.

#### III. LIMITS OF LIABILITY—INSURED'S PARTICIPATION

Regardless of the number of (1) insureds under this endorsement, (2) persons or organizations who sustain personal injury, or (3) claims made or suits brought on account of personal injury, the total liability of the Company for all damages because of all personal injury to which this insurance applies sustained by any one person or organization, shall not exceed the limit of personal injury liability stated in the schedule as "each person aggregate."

Subject to the above provision respecting "each person aggregate," the total limit of the Company's liability under this insurance for all damages shall not exceed the limit of personal injury liability stated in the schedule as "general aggregate."

If a participation percentage is stated in the schedule for the insured, the Company shall not be liable for a greater portion of any loss than the difference between such percentage and one hundred percent, and the balance of the loss shall be borne by the insured; provided, the Company may pay the insured's portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the named insured shall promptly reimburse the Company therefor.

#### IV. AMENDED DEFINITION

When used in reference to this insurance:

"damages" means only those damages which are payable because of personal injury arising out of an offense to which this insurance applies.

#### V. OTHER PROVISIONS APPLICABLE TO THIS ENDORSEMENT

A. The following provisions applicable to Sections I and II of the policy are applicable to this endorsement: Inspection and Audit; Cancellation; and Subrogation.

B. The following terms and provisions applicable only to Section II are applicable to this endorsement: Supplementary Payments; Modification of Terms; Insured's Duties in the Event of Occurrence, Claim or Suit; Action Against the Company; Other Insurance; Nuclear Exclusion; and Definitions — Section 11, other than the definition "damages".

Form MLB-220 (Ed. 8-67)

Page 2 of 2







venture so designated and any partner or member thereof but liability as such;

insured is occupied) in the declarations as other than an individual, individual, partnership, corporation, or other entity, and any executive officer, director, or shareholder thereof while acting within the scope of his duties as such.

#### III. LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, or (3) claims made or suits brought on account of bodily injury or property damage, the company's liability is limited as follows:

Coverage A.—The limit of bodily injury liability stated in the declarations as applicable to "each person" is the limit of the company's liability for all damages because of bodily injury sustained by one person as the result of any one occurrence; but subject to the above provision respecting "each person", the total liability of this company for all damages because of bodily injury sustained by two or more persons as the result of any one occurrence shall not exceed the limit of bodily injury liability stated in the declarations as applicable to "each occurrence".

Coverage B.—The total liability of the company for all damages because of all property damage sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of property damage liability stated in the declarations as applicable to "each occurrence".

Subject to the above provision respecting "each occurrence", the total liability of the company for all damages because of all property damage to which this coverage applies shall not exceed the limit of property damage liability stated in the declarations as

"aggregate". Such aggregate limit of liability applies separately with respect to each project away from premises owned by or rented to the named insured.

Coverages Y and Z.—For the purpose of determining the limit of the company's liability for bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions that be considered as arising out of one occurrence.

#### IV. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"contractual liability" means liability expressly assumed under a written contract or agreement; provided, however, that contractual liability shall not be construed as including liability under a warranty of the fitness or quality of the named insured's products or a warranty that work performed by or on behalf of the named insured will be done in a workmanlike manner;

"suit" includes an arbitration proceeding to which the insured is required to submit or to which the insured has submitted with the company's consent.

#### V. POLICY PERIOD; TERRITORY

This insurance applies only to bodily injury or property damage which occurs during the policy period within the policy territory.

#### VI. ADDITIONAL CONDITION

Arbitration.—The company shall be entitled to exercise all of the insured's rights in the choice of arbitrators and in the conduct of any arbitration proceeding.

3263



**31 OR \$50 = MARYLAND CASUALTY CO.**  
**NO = NONRESIDENTIAL CASUALTY CO. OF N.Y.**  
**NEW YORK, NEW YORK 10001**  
**STOCK COMPANY**

**THE MARYLAND AND AMERICAN GENERAL GROUP**  
**CONTRACTUAL LIABILITY INSURANCE COVERAGE PART**  
**(Reinsured Contracts Only)**

**ALL Insurance Co.**

**SCHEDULE**

DESCRIPTION OF CONTRACTS	CODE NO.	FORM NO.	AMOUNT	DATE	REMARKS
Broad Form Contracts	0555	1,450,000	714	714	
			311		

**TOTAL ADVANCE PREMIUM \$ 311**

**COVERAGE 1 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 2 - PROPERTY DAMAGE**

**COVERAGE 3 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 4 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 5 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 6 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 7 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 8 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 9 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 10 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 11 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 12 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 13 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 14 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 15 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 16 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 17 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 18 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 19 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 20 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 21 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 22 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 23 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 24 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 25 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 26 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 27 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 28 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 29 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 30 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 31 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 32 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 33 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 34 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 35 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 36 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 37 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 38 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 39 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 40 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 41 - CONTRACTUAL PROPERTY INJURY LIABILITY**

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**COVERAGE 87 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 88 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 89 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 90 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 91 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 92 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 93 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 94 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 95 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 96 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 97 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 98 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 99 - CONTRACTUAL PROPERTY INJURY LIABILITY**

**COVERAGE 100 - CONTRACTUAL PROPERTY INJURY LIABILITY**



the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;

(c) if the named insured is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

### III. LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, or (3) claims made or suits brought on account of bodily injury or property damage, the company's liability is limited as follows:

**Coverage Y**—The limit of bodily injury liability stated in the declarations as applicable to "each person" is the limit of the company's liability for all damages because of bodily injury sustained by one person as the result of any one occurrence, but subject to the above provision respecting "each person", the total liability of the company for all damages because of bodily injury sustained by two or more persons as the result of any one occurrence shall not exceed the limit of bodily injury liability stated in the declarations as applicable to "each occurrence".

**Coverage Z**—The total liability of the company for all damages because of all property damage sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of property damage liability stated in the declarations as applicable to "each occurrence".

Subject to the above provision respecting "each occurrence", the total liability of the company for all damages because of all property damage to which this coverage applies shall not exceed the limit of property damage liability stated in the declarations as

"aggregate". Such aggregate limit of liability applies separately with respect to each project away from premises owned by or rented to the named insured.

**Coverages Y and Z**—For the purpose of determining the limit of the company's liability, all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

### IV. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"contractual liability" means liability expressly assumed under a written contract or agreement; provided, however, that contractual liability shall not be construed as including liability under a warranty of the fitness or quality of the named insured's products or a warranty that work performed by or on behalf of the named insured will be done in a workmanlike manner;

"suit" includes an arbitration proceeding to which the insured is required to submit or to which the insured has submitted with the company's consent.

### VI. POLICY PERIOD; TERRITORY

This insurance applies only to bodily injury or property damage which occurs during the policy period within the policy territory.

### VI. ADDITIONAL CONDITION

**Arbitration**—The company shall be entitled to exercise all of the insured's rights in the choice of arbitrators and in the conduct of any arbitration proceeding.



THE MARYLAND AMERICAN  
GRINER GROUP

INLAND MARINE BASIC SUPPLEMENTAL FORM



Attached to and forming part of Policy Number **41-190897** (Insured)  
 Issued to **GOVIL Insurance Company**  
 by **Maryland Casualty Company**  
 located (city and state) **CHARLOTTE, NC** of its Agency  
 This form is effective from **March 31, 1973**  
 TOTAL AMOUNT \$ **9,795.** TOTAL PREMIUM \$ **INCL.**

PREMIUM IS PAID IN INSTALLMENTS, AS FOLLOWS:

Date Payable	Premium	Date Payable	Premium	Date Payable	Premium

1. MISCELLANEOUS—SCHEDULED PROPERTY as per form(s) attached		40090	AMOUNT OF INSURANCE	RATE	PREMIUM
2. PERSONAL ARTICLES—FLOATER FORM (Special Provisions Included)			\$ 9795.	VS.	\$ INCL.
CLASS OF PROPERTY					
a. Jewelry, as scheduled herein.					
b. Fur and garments, trimmed with fur or consisting principally of fur, as scheduled herein.					
c. Fine Arts, as scheduled herein. Premium for this insurance has been computed based upon the scheduled value of the insured property at the time of inception of this insurance. The property insured hereunder was located as follows:					
A1 \$					
A2 \$					
d. Cameras, projection machines, films and slides of equipment pertaining thereto, as listed herein.					
Non-Commercial Usage <input type="checkbox"/> Commercial Usage <input type="checkbox"/>					
e. Golfers' equipment					
Professional <input type="checkbox"/> Non-Professional <input type="checkbox"/>					
g. "Silversmiths": mounting silverware, silver/platedware, gold/silver, gold/platedware and precious stones.					
h. Postage stamps including due, postage, official, revenue, meter and medicine stamps, covers, local, foreign, postage stamps, other philatelic property owned by or in custody or control of the insured, including the books, postcards or postcards, etc.					
i. Rare and current coins, medals, paper money, bank notes, tokens of money and other numismatic property owned by or in custody or control of the insured, including coin albums, coinboxes, frames, card and display cabinets in use with such collection.					

SCHEDULE OR LIST

Per Form 40090 attached

Substituted in Value Insurance, separate schedule, form, and endorsements, if any, on inside hereof.  
 AGENT  
 40042, Ed 1-67











shall be made at a reasonable time and place. The appraisers shall first select a competent and disinterested umpire, and failing for fifteen (15) days to agree upon such umpire, then, on the request of the insured or the Company, such umpire shall be selected by a judge of a court of record in the State in which such appraisal is pending. The appraisers shall then appraise the loss, stating separately the actual cash value at the time of loss and the amount of loss, and failing to agree shall submit their differences to the umpire. An award in writing of any two shall determine the amount of loss. The insured and the Company shall each pay his or its chosen appraiser and shall bear equally the other expenses of the appraisal and umpire. The Company shall not be held to have waived any of its rights by any act relating to appraisal.

13. **CHANGES.** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this form or stop the Company from asserting any right under the terms of this form; nor shall the terms of this form be waived or changed, except by endorsement issued to form a part of this form.

14. **CONFORMITY TO STATUTE.** Terms of this form which are in conflict with the statutes of the State wherein this form is issued are hereby amended to conform to such statutes.

#### FORM-SPECIAL CONDITIONS

1. The following war risk and nuclear exclusion clauses shall be paramount and shall not be modified or superceded by any provision included herein or endorsed hereon unless such other provision refers specifically to the risks excluded by these clauses and expressly assumes said risks.

##### A. War Risk Exclusion Clause.

This form does not insure against loss or damage caused by or resulting from:

- (1) hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack, (a) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces; or (b) by military, naval or air forces; or (c) by an agent of any such government, power, authority or forces;
- (2) any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
- (3) insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.

##### B. Nuclear Exclusion Clauses. Under any attachment to this form which insures against the peril of Fire, Clause 1, below, shall apply, whereas under any attachment which does not insure against the peril of Fire, Clause No. 2, below, shall apply, as follows:

- (1) The Company shall not be liable for loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this form; however, subject to the foregoing and all provisions of this form, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this form.
- (2) The Company shall not be liable for loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this form.

2. **Civil Authority.** Property covered under this form against the peril of fire is also covered against the risk of damage or destruction by civil authority during a conflagration and for the purpose of retarding the same; provided that neither such conflagration nor such damage or destruction is caused or contributed to by a peril otherwise excluded herein.

The terms and conditions of this form shall apply only to the property covered hereunder and none of the terms and conditions of the policy (or other forms or endorsements which may be attached thereto), except the cancellation provision, shall apply. If any of the property covered by this form is also covered under any provisions of the policy (or forms or endorsements attached thereto) to which this form is attached, those provisions are hereby amended to exclude such property, the intent being that the coverage under this form is the sole coverage on such property.

Wherever the word "policy" appears in any form or endorsement presently or subsequently attached to and forming a part hereof, it shall be deemed to be amended to "form."

#### STATE PROVISIONS

**KANSAS.** Sult Against Company. If this form is issued in the State of Kansas, the words "five (5) years" are substituted for the words "twelve (12) months" in Condition 11. It is also understood and agreed that whatever the word "warrant" or any derivative thereof appears in this form the word "agree" or a derivative thereof is substituted therefor.

**TEX.** Sult Against Company. If this form is issued in the State of Texas, the form conditions are amended as follows:

- (1) Notice of Loss. The words "ninety-one (91)" are substituted for "ninety (90)" in Condition 2.

- (2) Sult Against Company. The words "two (2) years and one (1) day" are substituted for "twelve (12) months" in Condition 11.



THE MARYLAND AMERICAN  
GENERAL GROUP

## TOOL FLOATER FORM



Attached to and forming part of Policy No. 72 41-190897 or of supplemental form  
attached to Policy No. \_\_\_\_\_  
Issued to Covil Insulation Co., Inc. (Insured)  
by Maryland Casualty Company of its Agency  
located (city and state) Greenville, S.C. Date 1970  
Amount \$ 9795. Rate chg. Premium \$ Incl.  
Minimum Retained Premium \$ \_\_\_\_\_ (as per Clause No. 22)

### 1. PROPERTY INSURED

This policy covers property of the Insured, usual and incidental to the Insured's stated occupation as a Insulation Contractor.

Amounts of  
Insurance

(a) Scheduled tools and related equipment as follows:

1. 3 Nelson Pin Welding Machines @ \$700. Each	\$ 2100.
2. 2 Graham Pin Welding Machines @ \$700. Each	1400.
3. 2 KSM Pin Welding Machines @ \$700. Each	1400.
4. 2 Mastic Spray Guns, Grayco Mfg. @ \$500. Each	1000.
5. 1 KMS 60 Stud Welding Unit	1100.
6. 1 GS30A Stud Welding Unit	795.

(b) \$ 250. Item Limit. Blanket on miscellaneous hand tools including kit(s) therefor, if any, for not exceed-  
ing \$25.00 on any one item or the previously stated amount, whichever is the greater, and the Company shall  
not be liable for more than that amount on any one item whether or not consisting of articles in a pair or set.

Total (a) — \$ 7795.

Total (b) — \$ 2000.

Grand Total — \$ 9795.

2. \$ 25. Deductible Clause (\$15.00 Minimum Sum). Each claim for loss or damage by theft separately occurring shall be adjusted separately  
and, from the amount of each such adjusted claim, the sum of Fifteen Dollars (\$15.00) or the previously stated sum, whichever is greater, shall be  
deducted.

### 3. PROPERTY EXCLUDED

This policy does not insure personal property of officers, partners or employees of the Insured unless specifically scheduled and so identified hereunder,  
automobiles, motor trucks, aircraft, watercraft or other conveyances or their appurtenances, accounts, bills, evidences of debt, currency, deeds, documents, money,  
notes, securities, railroad or other tickets, stamps, letters of credit, passports, coins, bullion, or tool property of any nature, plans, blue prints, designs or  
specifications, furniture, fixtures, appliances or household furnishings; nor in any event materials and supplies unless specifically scheduled as such under  
Item 1 (a), above; but with coverage ceasing thereon when such property is installed and becomes a part of the realty or when the Insured's interest  
ceases, whichever first occurs.

### 4. PERILS INSURED

This policy, except as hereinafter provided, insures against loss or damage directly caused by:

- Fire, lightning, smoke and explosion;
- Windstorm, tornado, cyclone and hail;
- Aircraft and objects falling therefrom, or other vehicles (excluding vehicles owned or operated by the Insured or the principals thereof or their employees);
- Collision, derailment or overturning of a transporting conveyance;
- Collapse of tunnels or culverts;
- Theft, burglary or holdup subject to the provisions of Item No. 5; below.

40090 Ed 4-66 1

JOVER

Agent









## AUTHORIZATION AND DESIGNATION FORM

Form MLB-1  
(Ed. 10-66)

## Processing or Service

Insert Name of Multi-Peril Program

I. AGENT OR BROKER OF RECORD LETTER  
TO EACH RATING BUREAU WITH RESPECT TO ITS OWN JURISDICTION  
Please recognize:

Sam J. Crain Company

Name of Agent or Broker

206 Cherokee Drive, Greenville, S. C.

Address of Agent or Broker

as our agent or broker of record and representative in connection with this Program.

This letter rescinds any letter previously filed by us in connection with this Program, and revokes all authority thereunder.

This letter does not authorize the agent or broker to investigate the schedule makeup of specific rates.

Notice is accepted that all authority hereunder will be terminated by each rating bureau six months after the date hereon if insurance is not written on these forms by that date.

Covil Insulation Company, Inc.

P.O. Box 1804, Greenville, S.C.

Name of Individual, Firm or Corporation and Subsidiary Firms or Corporations

Date \_\_\_\_\_ 19\_\_\_\_

Headquarters Address

Signature of Official or Owner

Official Title

## II. APPOINTMENT OF FILING COMPANY

## TO EACH RATING BUREAU WITH RESPECT TO ITS OWN JURISDICTION

Covil Insulation Company, Inc.

Name of Insured

Please recognize Maryland Casualty Company

Name of Filing Company

1316 E. Morehead St., Charlotte, NC

Address of Filing Company

as the filing company to make all necessary submissions in connection with this Program, and as our representative under our authorization.

Sam J. Crain Company

Date \_\_\_\_\_ 19\_\_\_\_ Name of Agent or Broker of Record

By

Official Title

## III. DESIGNATION OF SPONSORING RATING BUREAU

## TO EACH RATING BUREAU WITH RESPECT TO ITS OWN JURISDICTION

Covil Insulation Company, Inc.

Name of Insured

We hereby designate S.C. Inspection &amp; Rating Bureau

Name of Sponsoring Rating Bureau

as the Sponsoring Rating Bureau for the rating of insurance for this insured under this Program approved for use in the respective jurisdictions.

We hereby certify that this insured has applied for rating under this Program and one or more of the properties shown in the Application for coverage rate is located in the state over which the designated bureau has jurisdiction and such state is also the one in which (1) the greatest values are located, or (2) the insured's domicile or principal place of business is situated, or (3) the insurance has been negotiated.

Maryland Casualty Company

Name of Filing Company

By:

Date \_\_\_\_\_ 19\_\_\_\_

Official Title

Form MLB-1 (Ed. 10-66)





## GENERAL SCHEDULE — SECTION II

Form MLB-16  
(Ed. 11-69)☐ MLB-200, SMP Liability Insurance Form  
Description of Hazards and Locations☒ MLB-202, Comprehensive General Liability Insurance  
Endorsement

The rating classifications herein, except as specifically provided elsewhere, do not modify any of the provisions of the policy.

Description of Hazards and Locations	Code No.	Premium Bases	Rates		Advance Premiums	
			*B.I.	P.D.	*B.I.	P.D.
(a) Premises—Operations		(a) Area (Sq. Ft.)	(a) Per 100 Sq. Ft. of Area		*If Single Limit, Use B.I. Column. Include Premium for Premises Medical Payment Insurance in B.I. Column.	
(b) Escalators		(b) Frontage	(b) Per Linear Foot			
(c) Independent Contractors—Let or Subject Work		(c) Remuneration	(c) Per \$1,000 of Remuneration			
(d) Completed Operations		(d) Number Insured	(d) Per Landing			
(e) Products		(e) Cost	(e) Per \$100 of Cost			
		(f) Receipts	(f) Per \$1,000 of Receipts			
		(g) Sales	(g) Per \$1,000 of Sales			
(a) N.C.						
Insulation Work	5480	c) 14,000	.046	.160	6.	22.
Contractors—Construction or erection	3759	c) 40,000	.095	.055	38.	22.
S.C.						
	5480	c) 686,000	.071	.160	487.	1,098.
	3759	c) 38,000	.131	.072	50.	27.
N.C.						
	5480	c) 546,000	.046	.160	251.	874.
	3759	c) 40,000	.095	.055	38.	22.
GA.						
	5480	c) 185,000	.095	.240	176.	444.
	3759	c) 7,800	.143	.103	11.	8.
S.C.						
Private Residence	0770	HACH	2.27	.40	2.	
VA.	5480	c) 49,000	.059	.168	29.	82.
TENN.	5480	c) 41,000	.143	.216	59.	89.
KENTUCKY	5480	If Any	.107	.207		
MISS.	5480	c) 6,000	.143	.224	9.	13.
ALA.	5480	c) 63,000	.131	.135	83.	85.
TEXAS	5480	c) 4,000	.167	.288	7.	12.
ARK.	5480	c) 7,000	.119	.224	8.	16.

†Describe premium basis, if other than stated.

Form MLB-16 (Ed. 11-69)

3273





## GENERAL SCHEDULE -- SECTION II

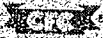
Form MLB-16  
(Ed. 11-69)☐ MLB-200, SMP Liability Insurance Form  
Description of Hazards and Locations☐ MLB-202, Comprehensive General Liability Insurance  
Endorsement

The rating classifications herein, except as specifically provided elsewhere, do not modify any of the provisions of the policy.	Code No.	Premium Bases	Rates		Advance Premiums	
			*B.I.	P.D.	*B.I.	P.D.
(a) Premises--Operations		(a) Area (Sq. Ft.) (b) Frontage (c) Remuneration	(a) Per 100 Sq. Ft. of Area (b) Per Linear Foot (c) Per \$100 of Remuneration		*If Single Limit, Use B.I. Column. Include Premium for Premises Medical Payment Insurance in B.I. Column.	
(b) Escalators		(d) Number Insured	(d) Per Landing			
(c) Independent Contractors--Let or Sublet Work		(e) Cost	(e) Per \$100 of Cost			
(d) Completed Operations		(f) Receipts	(f) Per \$1,000 of Receipts			
(e) Products		(g) Sales	(g) Per \$1,000 of Sales			
Med. Pay.		Premium \$1252			93.	
(d) Completed Operations						
Building Insulation	12027	3,000,000	.067	.212	201.	636.
(e) Products						
Building Material NOC	10800	2,000,000	.097	.048	194.	96.
Broad Form Contracts (owners)	0555B	3,450,000	VRS.	VRS.	714.	311.
Broad Form Contracts (Contractors)	0555B	10,000	VRS.	VRS.	12.	8.
Construction Operations	0514B	15,000	.016	.008	10.	6.
Construction Operations	0514B	50,000	.016	.008	10.	6.
Personal Injury		Premium \$1252.	14.14		177.	

† Describe premium basis, if other than stated.

Form MLB-16 (Ed. 11-69)





# SMP COMPREHENSIVE CRIME COVERAGE ENDORSEMENT

## SECTION III — CRIME COVERAGE

Form MLB-300  
(Ed. 10-66)

This endorsement shall be attached to Policy No. \_\_\_\_\_

Insurance Company \_\_\_\_\_

(herein called Company)

The Insuring Agreements, General Agreements, Conditions and Limitations and other terms of this endorsement shall apply only as specified herein and none of the provisions, stipulations and other terms of the policy to which this endorsement is attached shall apply to insurance hereunder.

### DECLARATIONS

Item 1. Effective Period from noon on \_\_\_\_\_

(Month, Day, Year)

to noon on the \_\_\_\_\_

effective date of the cancellation or termination of the policy to which this endorsement is attached, standard time at the P.O. Address shown in the policy to which this endorsement is attached as to each of said dates, unless this endorsement is canceled or terminated as hereinafter provided or in any other manner.

Item 2.

### Table of Limits of Liability

Insuring Agreement IA	Employee Dishonesty (Commercial/Blanket) Coverage	\$ 25,000
Insuring Agreement IB	Employee Dishonesty (Blanket Position) Coverage	\$ Nil
Insuring Agreement II	Loss Inside the Premises Coverage	\$ 2,000 (Loc. 1-4)
Insuring Agreement III	Loss Outside the Premises Coverage	\$ 2,000 (Loc. 1-4)
Insuring Agreement IV	Money Orders and Counterfeit Paper/Currency Coverage	\$ Nil
Insuring Agreement V	Depositors Forgery Coverage	\$ 25,000
If added by endorsement		
Insuring Agreement		\$

Item 3. The liability of the Company is subject to the terms of the following endorsements attached hereto:

Item 4. The Insured by the acceptance of this endorsement gives notice to the Company terminating or canceling prior bond(s) or policy(ies) No.(s) \_\_\_\_\_ such termination or cancellation to be effective as of the time this endorsement becomes effective.

The Company, in consideration of the payment of the premium, and subject to the Declarations made a part hereof, the General Agreements, Conditions and Limitations and other terms of this endorsement, agrees with the Insured, in accordance with such of the Insuring Agreements hereof as are specifically designated by the insertion of an amount of insurance in the Table of Limits of Liability of this endorsement, to pay the Insured for:

### INSURING AGREEMENTS

#### EMPLOYEE DISHONESTY COMMERCIAL BLANKET COVERAGE

IA. Loss of Money, Securities and other property which the Insured shall sustain to an amount not exceeding in the aggregate the amount stated in the Table of Limits of Liability applicable to this Insuring Agreement IA through any fraudulent or dishonest act or acts committed by any of the Employees, acting alone or in collusion with others.

#### EMPLOYEE DISHONESTY BLANKET POSITION COVERAGE

IB. Loss of Money, Securities and other property which the Insured shall sustain through any fraudulent or dishonest act or acts committed by any of the Employees, acting alone or in collusion with others; the amount of insurance on each of such Employees being the amount stated in the Table of Limits of Liability applicable to this Insuring Agreement IB.

#### LOSS INSIDE THE PREMISES COVERAGE

II. Loss of Money and Securities by the actual destruction, disappearance or wrongful abstraction thereof within the Premises or within any Banking Premises or similar recognized places of safe deposit.

Loss of: (a) other property by Safe Burglary or Robbery within the Premises or attempt thereof; and (b) a locked cash drawer, cash box or cash register by felonious entry into such container within the Premises or attempt thereof or by felonious abstraction of such container from within the Premises or attempt thereof.

Damage to the Premises by such Safe Burglary, Robbery or felonious abstraction, or by or following burglarious entry into the Premises or attempt thereof, provided with respect to damage to the Premises the Insured is the owner thereof or is liable for such damage.

#### LOSS OUTSIDE THE PREMISES COVERAGE

III. Loss of Money and Securities by the actual destruction, disappearance or wrongful abstraction thereof outside the Premises while being conveyed by a Messenger or any armored motor vehicle company, or while within the living quarters in the home of any Messenger.

Loss of other property by Robbery or attempt thereof outside the Premises.

This Endorsement must be attached to Change Endorsement MLB-20 when issued after the Policy is written.

Form MLB-300 (Ed. 10-66)

Page 1 of 4

COV\_IN



Mechanically reproduced insurance agreements are hereby the subject of insurance agreements.

The insured shall be entitled to the proceeds of any such loss, as determined by any such insurance, and shall be entitled to the proceeds of any such loss, as determined by any such insurance, and shall be entitled to the proceeds of any such loss, as determined by any such insurance.

#### GENERAL AGREEMENTS

##### CONSOLIDATION/MERGER

A. If, through consolidation or merger with or purchase of assets of, some other concern, any person shall become an insured, the insurance afforded by this endorsement shall also apply as respects such Employees, provided the insured shall give the Company written notice thereof within thirty days thereafter and shall pay the Company an additional premium computed retroactively from the date of such consolidation, merger, or purchase to the end of the current calendar year.

##### JOINT INSURED

B. If more than one insured is covered under this endorsement, the insured first named shall not, for itself and not every other insured, be liable for any portion of the amount payable or for any discovery made by any insured or by any partner or officer thereof, for the purposes of Sections 7, 8 and 15, and no discovery made by any insured or by any partner or officer thereof shall be a discovery made by any insured. The amount of the insurance hereunder as respects any insured, as provided in Section 15 shall apply to every insured. If prior to the completion of payment of this endorsement, this endorsement or any Insuring Agreement hereunder is cancelled or terminated as to any insured, there shall be no liability for any loss sustained by such insured (then discovered within one year from the date of such cancellation or termination, or as respects Insuring Agreement 15, within two years thereafter) sustained by the Company to the insured first named of any loss, unless this endorsement shall fully release the Company on account of such loss. If the insured first named carries for any reason, or is covered under this endorsement, then the insured first named shall thereafter be considered as the insured first named for all purposes of this endorsement.

##### LOSS UNDER PRIOR BOND OR POLICY

C. If the coverage of an Insuring Agreement of this endorsement other than Insuring Agreement V, is calculated for any prior bond or policy of insurance carried by the insured or by any predecessor in interest of the insured, such prior bond or policy is terminated, cancelled or otherwise ceases as of the time of such substitution, the Company agrees that such Insuring Agreement applies to the loss which is discovered as provided in Section 1 of the Conditions and Limitations and which would have been recoverable by the insured or such predecessor, under such prior bond or policy except for the fact that the time within which to discover loss thereafter had expired (provided).

#### THE FOREGOING INSURING AGREEMENTS AND GENERAL AGREEMENTS ARE SUBJECT TO THE FOLLOWING CONDITIONS AND LIMITATIONS:

##### EFFECTIVE PERIOD; TERRITORY; DISCOVERY

Section 1. Loss is covered under Insuring Agreement 11 of this endorsement only if discovered not later than two years from the end of the Effective Period of this endorsement. Except under Insuring Agreement 11, loss is covered under this endorsement only if discovered not later than one year from the end of such Effective Period.

Subject to General Agreement C:

(a) this endorsement, except under Insuring Agreement 1A, 1B and V, applies only to loss which occurs during the Effective Period of this endorsement within any of the States of the United States or America, the District of Columbia, Virgin Islands, Puerto Rico, Canal Zone or Canada;

(b) Insuring Agreements 1A and 1B apply only to loss sustained by the insured through fraudulent or dishonest acts committed during the Effective Period of this endorsement by any of the Employees named in the register provided by the insured under its primary obligation, or by which such Employees are otherwise liable as stated in the register;

(c) Insuring Agreement V applies only to loss sustained during the Effective Period of this endorsement.

##### EXCLUSIONS

Section 2. This endorsement does not apply:

(a) to loss due to any fraudulent, dishonest or criminal act by an insured or a partner thereof, or any acting alone or in collusion with others;

Page 11-2-394 (7-4) (1-44)

If the Insured or such bank shall advance or pay any of the foregoing Insuring Agreements, it shall be understood that such advance or payment shall result in the loss being brought within the coverage of such bank as insured, such payment and the Company shall give its written consent to the advance or such advance, such advance shall be a loss under this Insuring Agreement and shall be a loss under the Insuring Agreement and the liability of the Company for such loss shall be in addition to any other liability under this Insuring Agreement.

##### GENERAL AGREEMENTS

(1) the insurance under this General Agreement I shall be a part of and in addition to the amount of insurance afforded by the applicable Insuring Agreement of this endorsement;

(2) such loss would have been covered under such Insuring Agreement had such Insuring Agreement with its appropriate conditions and limitations as of the time of such substitution been in force when the loss or event causing such loss was committed or occurred; and

(3) recovery under such Insuring Agreement on account of such loss shall not be reduced by the amount which would have been recoverable under such Insuring Agreement in the amount for which it is written as of the time of such substitution, had such Insuring Agreement been in force when such loss or event was committed or occurred, or the amount which would have been recoverable under such prior bond or policy had such prior bond or policy continued in force until the discovery of such loss, if the latter amount is smaller.

Insuring Agreement V shall also cover loss sustained by the insured at any time before the completion of cancellation of Insuring Agreement V, which would have been recoverable under the coverage of prior similar form of Insuring Agreement (including liability insurance) carried by the insured or any predecessor in interest of the insured, had such prior Insuring Agreement given all of the coverage afforded under Insuring Agreement V, provided, with respect to loss covered by this paragraph:

(a) the coverage of Insuring Agreement V is substituted on or after the time this Insured first named, prior to any coverage or the Insured or such predecessor, as the case may be, carried such prior Insuring Agreement on the office at which such loss was sustained continuously from the time such loss was sustained to the date the coverage of Insuring Agreement V was substituted therefor;

(b) at the time of discovery of such loss, the period for discovery of loss under all such prior Insuring Agreements has expired; and

(c) if the amount of insurance carried under Insuring Agreement V applicable to the office at which such loss is sustained is larger than the amount applicable to such office under such prior Insuring Agreement, and in force at the time such loss is sustained, then liability hereunder for such loss shall not exceed the smaller amount.

(b) under Insuring Agreement 1A or 1B, to loss or to that part of any loss, as the case may be, the proof of which, either as to its factual existence or as to its amount, is dependent upon an inventory computation or a count and loss computation; provided, however, that this paragraph shall not apply to loss of Money, Securities or other property which the insured can prove, through evidence wholly apart from such computation, is assumed by the insured through any fraud or dishonest act or acts committed by any one or more of the Employees;

(c) under Insuring Agreements 11 and 111, to loss due to any fraudulent, dishonest or criminal act by an Employee, director, officer or substantial representative of any insured, while working in connection and whether acting alone or in collusion with others; provided, such Exclusion does not apply to Safe Burglary or Robbery or attempt thereof;

(d) under Insuring Agreements 11 and 111, to loss due to war, whether or not declared, civil war, revolution, rebellion or insurrection or any act or acts of a similar nature or of the foregoing;

(e) under Insuring Agreements 11 and 111, to loss due to the giving or surrendering of Money or Securities in any exchange of currency; (2) due to accounting or other clerical error; (3) of nonpayment, loss or destruction of records;



- (f) under Insuring Agreement II, to loss of Money contained in coin operated amusement devices or vending machines, unless the amount of Money deposited within the device or machine is recorded by a continuing recording instrument thereon;
- (g) under Insuring Agreement III, to loss of insured property while in the custody of any denatured motor vehicle company, unless such loss is in excess of the amount recovered or received by the Insured under (1) the Insured's contract with said armored motor vehicle company; (2) insurance carried by said armored motor vehicle company for the benefit of users of its service; and (3) all other insurance and indemnity in force in whatever form carried by or for the benefit of users of said armored motor vehicle company's service; and then this endorsement shall cover only such excess;
- (h) under Insuring Agreement II, to loss, other than to money, securities, a safe or vault, by fire whether or not such fire is caused by, contributed to by, or arises out of the occurrence of a hazard insured against;
- (i) under Insuring Agreements II and III, to loss due to nuclear action, nuclear radiation or radio active contamination, or to any act or condition incident to any of the foregoing.

#### DEFINITIONS

Section 3. The following terms, as used in this endorsement shall have the respective meanings stated in this Section:

"Money" means currency, coins, bank notes and bullion; and travelers checks, register checks and money orders held for sale to the public.

"Securities" means all negotiable and non-negotiable instruments or contracts representing either Money or other property and includes revenue and other stamps in current use, tokens and tickets, but does not include Money.

"Employee" means any natural person (except a director or trustee of the Insured, if a corporation, who is not also an officer or employee thereof in some other capacity) while in the regular service of the Insured in the ordinary course of the Insured's business during the Effective Period of this endorsement, and whom the Insured compensates by salary, wages or commissions and has the right to govern and direct in the performance of such service, but does not mean any broker, factor, commission merchant, consignee, contractor or other agent or representative of the same general character. As applied to loss under Insuring Agreement IA or IB the above words "while in the regular service of the Insured" shall include the first 30 days thereafter; subject, however, to Sections 13 and 16.

"Premises" means the interior of that portion of any building which is occupied by the Insured in conducting its business.

"Banking Premises" means the interior of that portion of any building which is occupied by a banking institution in conducting its business.

"Messenger" means the Insured or a partner of the Insured or any Employee who is duly authorized by the Insured to have the care and custody of the Insured property outside the Premises.

"Custodian" means the Insured or a partner of the Insured or any Employee who is duly authorized by the Insured to have the care and custody of the insured property within the Premises, excluding any person while acting as a watchman, porter or janitor.

"Robbery" means the taking of insured property: (1) by violence inflicted upon a Messenger, or a Custodian; (2) by putting him in fear of violence; (3) by any other overt felonious act committed in his presence and of which he was actually cognizant, provided such other act is not committed by a partner or Employee of the Insured; (4) from the person or direct care and custody of a Messenger or Custodian who has been killed or rendered unconscious; or (5) under Insuring Agreement II, (a) from within the Premises by means of compelling a Messenger or Custodian by violence or threat of violence while outside the Premises to admit a person into the Premises or to furnish him with means of ingress into the Premises, or (b) from a showcase or show window within the Premises while regularly open for business, by a person who has broken the glass thereof from outside the Premises.

"Safe Burglary" means (1) the felonious abstraction of insured property from within a vault or safe, the door of which is equipped with a combination lock, located within the Premises by a person making a felonious entry into such vault or safe and any vault containing the safe, when all doors thereof are duly closed and locked by all combination lock thereon, provided such entry shall be made by forced force and violence, of which force and violence there are visible marks made by tools, explosives, electricity or chemicals upon the exterior of (a) all of said doors of such vault or safe and (b) the top, bottom or walls of such vault or safe; and (2) the felonious abstraction of insured property from within a vault or safe, the door of which is not made through such doors, or

Form 11-1-106 (Rev. 10-66)

- (2) the felonious abstraction of such safe from within the Premises.
- "Loss", except under Insuring Agreements IA, IB and V, includes damage.

#### LOSS CAUSED BY UNIDENTIFIABLE EMPLOYEE

Section 4. If a loss is alleged to have been caused by the fraud or dishonesty of any one or more of the Employees covered under Insuring Agreement IA or IB, as the case may be, and the Insured shall be unable to designate the specific Employee or Employees causing such loss, the Insured shall nevertheless have the benefit of such applicable Insuring Agreement subject to the provisions of Section 2 (b) of this endorsement provided that the evidence submitted reasonably proves that the loss was in fact due to the fraud or dishonesty of one or more of the said Employees, and provided, further, that the aggregate liability of the Company for any such loss shall not exceed the Limit of Liability applicable to such Insuring Agreement.

#### OWNERSHIP OF PROPERTY INTERESTS COVERED

Section 5. The insured property may be owned by the Insured, or held by the Insured in any capacity whether or not the Insured is liable for the loss thereof, or may be property as respects which the Insured is legally liable, provided, Insuring Agreements II, III and IV apply only to the interest of the Insured in such property, including the Insured's liability to others, and do not apply to the interest of any other person or organization in any of said property unless included in the Insured's proof of loss, in which event the third paragraph of Section 8 is applicable to them.

#### BOOKS AND RECORDS

Section 6. The Insured shall keep records of all the insured property in such manner that the Company can accurately determine therefrom the amount of loss.

#### PRIOR FRAUD, DISHONESTY OR CANCELCATION

Section 7. The coverage of Insuring Agreement IA or IB shall not apply to any Employee from and after the time that the Insured or any partner or officer thereof, not in collusion with such Employee, shall have knowledge or information that such Employee has committed any fraudulent or dishonest act in the service of the Insured or otherwise, whether such act be committed before or after the date of employment by the Insured.

If, prior to the issuance of this endorsement, any fidelity insurance in favor of the Insured or any predecessor in interest of the Insured and covering one or more of the Insured's Employees shall have been canceled as to any of such Employees by reason of the giving of written notice of cancellation by the insurer issuing such fidelity insurance whether the Company or not, and if such Employees shall not have been reinstated under the coverage of said fidelity insurance or superseding fidelity insurance, the Company shall not be liable on account of such Employees unless the Company shall agree in writing to include such Employees within the coverage of Insuring Agreement IA or IB, as the case may be.

#### LOSS, NOTICE, PROOF, ACTION AGAINST COMPANY

Section 8. Upon knowledge or discovery of loss or of an occurrence which may give rise to a claim for loss, the Insured shall: (a) give notice thereof as soon as practicable to the Company or any of its authorized agents and, except under Insuring Agreements IA or IB, and V, also to the police if the loss is due to a violation of law; (b) file detailed proof of loss, duly sworn to, with the Company within four months after the discovery of loss.

Proof of loss under Insuring Agreement V shall include the instrument which is the basis of claim for such loss, or if it shall be impossible to file such instrument, the affidavit of the Insured or the Insured's bank of deposit setting forth the amount and cause of loss shall be accepted in lieu thereof.

Upon the Company's request, the Insured shall submit to examination by the Company, subscribe the same, under oath if required, and produce for the Company's examination all pertinent records, all at such reasonable times and places as the Company shall designate, and shall cooperate with the Company in all matters pertaining to loss or claims with respect thereto.

No action shall lie against the Company unless, as a condition precedent thereto, there shall have been full compliance with all the terms of this endorsement nor until ninety days after the required proofs of loss have been filed with the Company, nor at all unless commenced within two years from the date when the Insured discovers the loss. If any limitation of time for notice of loss or any legal proceeding herein contained is shorter than that provided to be fixed by agreement under any statute controlling, the construction of this endorsement shall supersede the time limitation herein stated.

#### VALUATION — PAYMENT — REPLACEMENT

Section 9. In no event shall the Company be liable as respects Securities for more than the actual cash value thereof at the close of business on the business day next preceding the day on which

Page 2 of 4







**Form**

GENERAL SCHEDULE — SECTION II

Form MLB-10  
(Ed. 11-59)

☐ MLP-200, SMT Liability Insurance Form  
Description of Hazards and Locations

☒ MLB-202, Comprehensive General Liability Insurance  
Endorsement

The rating classifications herein, except as specifically provided, do not modify any of the provisions of the policy.

Description of Hazards and Locations	Code No.	Premium Bases	Rates		Advance Premiums	
			*B.I.	P.D.	*B.I.	P.D.
(a) Premises—Operations		(a) Area (Sq. Ft.)	(a) Per 100 Sq. Ft. of Area		*If Single Limit, Use B.I. Column. Include Premium for Premises Medical Payment Insurance in B.I. Column.	
(b) Escalators		(b) Frontage	(b) Per Linear Foot			
(c) Independent Contractors—Let or Sublet Work		(c) Remuneration	(c) Per \$100 of Remuneration			
(d) Completed Operations		(d) Number Insured	(d) Per Landing			
(e) Products		(e) Cost	(e) Per \$100 of Cost			
		(f) Receipts	(f) Per \$1,000 of Receipts			
		(g) Sales	(g) Per \$1,000 of Sales			
<b>Place Codes</b>						
(a) N.C.	04110					
Insulation Work		5480 c) 14,000	.046	.160	6.	22.
Contractors—Construction or erection		3759 c) 40,000	.095	.055	38.	22.
S.C.	02310					
		5480 c) 686,000	.071	.160	487.	1,098.
		3759 c) 38,000	.131	.072	50.	27.
N.C.	09800					
		5480 c) 546,000	.046	.160	251.	874.
		3759 c) 40,000	.095	.055	38.	22.
GA.	12110					
		5480 c) 185,000	.095	.240	176.	444.
		3759 c) 7,800	.143	.103	11.	8.
S.C.	02310					
Private Residence		EACH				
VA.	09700	0770	2.27	.40	2.	-
TENN.	03310	5480 c) 49,000	.059	.160	29.	82.
KENTUCKY	05910	5480 c) 41,000	.143	.216	59.	89.
MISS.	02510	5480 If Any	.107	.207		
ALA.	03770	5480 c) 6,000	.143	.224	9.	13.
TEXAS	22110	5480 c) 63,000	.131	.155	83.	85.
ARK.	06610	5480 c) 4,000	.167	.288	7.	12.
		5480 c) 7,000	.119	.224	8.	16.

Inland Marine Coverage  
Applies only to 525.87  
Suburban Homeowners Club  
Shreveville, La.

† Describe premium basis, if other than stated.

Form MLB-10 (Ed. 11-59)





# CHANGE ENDORSEMENT

Form MJB 20  
(5/8/71-64)

This endorsement is made a part of Policy No. AL-100807

of the Northern Insurance Company

Name of Insurance Company

and becomes effective on 5/6/70 at BHON standard time at the location of the

described property.

Name of Insured Govill Insulation Company, Inc.

Location of Premises and Occupancy 300 MJB-22

Policy Term: 3 years, from 3/31/70 to 3/31/73

Loss Ded. Cl. No. 1 yes applicable; Loss Ded. Cl. No. 2 yes applicable; Other (specify) \_\_\_\_\_

Forms and Endorsements applicable \_\_\_\_\_

It is agreed that:

(a) The policy is amended as follows:

Location # 7-721 Roosevelt Ave., Albany, Georgia  
is hereby added.

(b) With respect to those coverages and kinds of property for which a specific limit of liability is shown, the limit of the Company's liability shall be changed to read as stated in the Limits of Liability columns herein. Such limits are in lieu of the Limits of Liability stated in the policy and not in addition thereto.

## SECTION I - PROPERTY COVERAGE

Coverage Description	Loc. No.	Bldg. No.	LIMITS OF LIABILITY		New Rate	PREMIUMS		
			Previous Limit	New Limit		Old Premium	New Premium	Add'l Return
C	7	1	\$	\$25,000		\$	\$270	\$270
			\$	\$		\$	\$	\$

## SECTION II - LIABILITY COVERAGE

Coverage	Limits of Liability	PREMIUMS		
		Old Premium	New Premium	Add'l Return
C. Bodily Injury & Property Damage Liability	\$ each Occurrence	\$	\$	\$
D. Premises Medical Payments	\$ each Person	\$	\$	\$

## PREMIUM RECAPITULATION

Date at Endorsement Effective Date: 5/6/70

Additional Premium \$90.00 per yr. \$

Return Premium

Premium adjustment if the Premium is payable in annual installments:

Dates Due	Original Installments	Increase	Decrease	Revised Installments
3/31/71	\$ 12,176.	\$ 110.00	\$	\$ 12,286.
3/31/72	\$ 12,176.	\$ 110.00	\$	\$ 12,286.
Total Premium to Policy Expiration	\$ 24,352.	\$ 220.00	\$	\$ 24,572.

TOTAL \$430.

Form MJB 20 (Ed. 11-69)

Surety Company Agency

By

CV\_INS





## CHANGE ENDORSEMENT #2

Form MJB-20  
(Ed. 11-68)

This endorsement is made a part of Policy No. 41-100197

of the Northern Insurance Company

Name of Insurance Company

and becomes effective on 5/25/70 at Noon standard time at the location of the described property (Date)

Name of Insured COMIL INSULATION COMPANY, INC.

Location of Premises and Occupancy SEE MLU-22

Policy Term: 3 years From 3/31/70 To 3/31/73

Loss Ded. Cl. No. 1 YLS applicable; Loss Ded. Cl. No. 2 YLS applicable; Other (specify)

Forms and Endorsements applicable:

It is agreed that:

(a) The policy is amended as follows:

FORMS MJB-102 and MJB-121 ARE HEREBY ADDED AND APPLY ONLY TO SECTION OF BUILDING UNDER CONSTRUCTION AT 523 (R) SULPHUR SPRINGS ROAD, GREENVILLE, SOUTH CAROLINA

(b) With respect to those coverages and kinds of property for which a specific limit of liability is shown, the limit of the Company's liability shall be changed to read as stated in the Limits of Liability columns herein. Such limits are in lieu of the Limits of Liability stated in the policy and not in addition thereto.

## SECTION I - PROPERTY COVERAGE

Coverage Description	Loc. No.	Bldg. No.	LIMITS OF LIABILITY		Old Rate	New Rate	PREMIUMS		
			Previous Limit	New Limit			Old Premium	New Premium	<input checked="" type="checkbox"/> Add'l <input type="checkbox"/> Return
A			\$ 25,000	\$			\$	\$	\$ 06
			\$	\$			\$	\$	\$

## SECTION II - LIABILITY COVERAGE

Coverage	Limits of Liability		PREMIUMS		
			Old Premium	New Premium	<input checked="" type="checkbox"/> Add'l <input type="checkbox"/> Return
C. Bodily Injury & Property Damage Liability	\$ each Occurrence	\$ Aggregate	\$	\$	\$
D. Premises Medical Payments	\$ each Person	\$ each Accident	\$	\$	\$ 24

TOTAL \$ 120

## PREMIUM RECAPITULATION

Due at Endorsement Effective Date:

5/25/70

Additional Premium

\$ 34.00

Return Premium

\$

Premium adjustment if the Premium is payable in annual installments.

Dates Due	Original Installments	Increase	Decrease	Revised Installments
3/31/71	\$ 12,136.	\$ 40.00		\$ 12,176.
3/31/72	\$ 12,136.	\$ 40.00		\$ 12,176.
Total Premium to Policy Expiration		\$ 114.00		

Form MJB-20 (Ed. 11-68)

Sam J. Crain Co. Agency

By





CHANGE ENDORSEMENT #3

Form 42-190397

This endorsement is made a part of Policy No. 42-190397 of the Northern Insurance Co.

5/18/73

Based on latest Company

0000

used in place of the location of the

and location where on 5/18/73 described property Govil Insurance Inc. et al

Various

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Various

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Policy Term 3 years From 3/31/70 To 3/31/73  
Last Day Cl. No. 1 YES applicable Last Day Cl. No. 2 YES applicable Other (specify)

Revised and Reinsureds applicable

It is agreed that:

(a) The policy is amended as follows:

Policy amended as per Form 42025.

(b) With respect to those coverages and limits of property for which a specific limit of liability is shown the limit of the Company's liability shall be changed to read as stated in the limits of liability column below. Such limits are in the limit of liability column of the policy and not in addition thereto.

SECTION I - PROPERTY COVERAGE

Coverage Description	Loc. No.	Limit of Liability	Old Rate	New Rate	Old Premium	New Premium	Old Amount	New Amount
1. Building	1	100,000	1.00	1.00	100.00	100.00	100.00	100.00
2. Contents	2	100,000	1.00	1.00	100.00	100.00	100.00	100.00
3. Automobile	3	100,000	1.00	1.00	100.00	100.00	100.00	100.00
4. Aircraft	4	100,000	1.00	1.00	100.00	100.00	100.00	100.00
5. Watercraft	5	100,000	1.00	1.00	100.00	100.00	100.00	100.00
6. Motorcycles	6	100,000	1.00	1.00	100.00	100.00	100.00	100.00
7. Other	7	100,000	1.00	1.00	100.00	100.00	100.00	100.00
8. Total	8	100,000	1.00	1.00	100.00	100.00	100.00	100.00

SECTION II - LIABILITY COVERAGE

Coverage Description	Limit of Liability	Old Premium	New Premium	Old Amount	New Amount
1. Bodily Injury & Property Damage Liability	100,000	1.00	1.00	100.00	100.00
2. Products & Completed Operations Liability	100,000	1.00	1.00	100.00	100.00
3. Personal & Advertising Injury	100,000	1.00	1.00	100.00	100.00
4. Professional Services Liability	100,000	1.00	1.00	100.00	100.00
5. Employment Practices Liability	100,000	1.00	1.00	100.00	100.00
6. Total	100,000	1.00	1.00	100.00	100.00

TOTAL \$

PREMIUM RECAPITULATION

Date of Endorsement Effective Date

5/18/73

Additional Premium

\$ 1,095.

Known Premium

\$

Premium adjustment of the premium is payable in annual installments

Policy Date

5/31/72

Original Installment

\$ 12,246

Interest

\$ 1,391

Deferred

\$

Retained Installment

\$ 13,677.

Total Premium to

Policy Expiration

\$ 2,434.

\$

Sgt. J. Frank A. Co. Agency

Form 42-190397 (11-72)

3533



# ENDORSEMENT #5

Location # 1 Contents Coverage is increased to \$425,000.  
 Location # 3 Contents Coverage is increased to \$110,000.  
 Location amended to read 929 Wilco Blvd, Wilson, NC  
 Location # 4, contents coverage increased to \$ 90,000.  
 Location # 7 contents coverage increased to \$ 50,000.  
 \$3000. Office contents special form and \$7500 Mercantile  
 Open Stock coverage are hereby added.

KIND OF BUSINESS				PREMIUMS			
				LINE	CODE	ADDITIONAL	RETURN
Bodily Injury						\$	\$
Property Damage						\$	\$
Collision						\$	\$
A. P. D.						\$	\$
Miscellaneous						\$	\$
				Totals		\$	\$
				Net Additional or Return Premium		\$	\$

State Code	Comm. Rate	Fire District	This endorsement form a part of		Issued to	And is effective on and after
			31 Policy No.			

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, limits or conditions of the policy, except as hereinabove set forth.

Term	Effective date	Expiration date	Company	B.O.	Producer	Subject to Audit				Ind. Rat.	Stat. Plan.
						A-1	Q-2	S/A-3	A-4		
Part	Rat'g.	Merit	State	Comm.	Branch Office	Agent					

- (02) ☐ MARYLAND CASUALTY COMPANY
- (07) ☐ NORTHERN INSURANCE COMPANY OF NEW YORK
- (08) ☐ ASSURANCE COMPANY OF AMERICA
- (06) ☐ MAINE BONDING AND CASUALTY COMPANY
- (03) ☐ MARYLAND AMERICAN GENERAL INSURANCE CO.
- (04) ☐ NATIONAL STANDARD INSURANCE COMPANY

Authorized Representative

S. & S. 42025  
ENDORSEMENT

5-69  
PRINTED  
IN  
U.S.A.

HOME OFFICE COPY





## CHANGE ENDORSEMENT #8

Form MLB-20  
(Ed. 11-68)This endorsement is made a part of Policy No. 41-190897of the Northern Insurance Company

Name of Insurance Company

and becomes effective on 3-31-72 (Date) at Noon standard time at the location of the described propertyName of Insured Covil Insulation CompanyLocation of Premises and Occupancy See MLB-22Policy Term: 3 years, From 3-31-70 To 3-31-73Loss Ded. Cl. No. 1 yes applicable; Loss Ded. Cl. No. 2 yes applicable; Other (specify)

Forms and Endorsements applicable:

It is agreed that:

(a) The policy is amended as follows: Form 3591 is hereby added*Offset*

(b) With respect to those coverages and kinds of property for which a specific limit of liability is shown, the limit of the Company's liability shall be changed to read as stated in the Limits of Liability columns herein. Such limits are in lieu of the Limits of Liability stated in the policy and not in addition thereto.

## SECTION I — PROPERTY COVERAGE

Coverage Description	Loc. No.	Bldg. No.	LIMITS OF LIABILITY		Old Rate	New Rate	PREMIUMS		
			Previous Limit	New Limit			Old Premium	New Premium	<input type="checkbox"/> Add'l <input type="checkbox"/> Return
			\$	\$			\$	\$	\$
			\$	\$			\$	\$	\$

## SECTION II — LIABILITY COVERAGE

Coverage	Limits of Liability		PREMIUMS		
			Old Premium	New Premium	<input type="checkbox"/> Add'l <input type="checkbox"/> Return
C. Bodily Injury & Property Damage Liability	\$ each Occurrence	\$ Aggregate	\$	\$	\$
D. Premises Medical Payments	\$ each Person	\$ each Accident	\$	\$	\$

TOTAL \$

## PREMIUM RECAPITULATION

Due at Endorsement Effective Date:		Additional Premium	Return Premium
<u>3-31-72</u>		\$ <u>322.00</u>	\$
Premium adjustment if the Premium is payable in annual installments.			
Dates Due	Original Installments	Increase	Decrease
	\$	\$	\$
	\$	\$	\$
Total Premium to Policy Expiration	\$ <u>322.00</u>		\$

*EC 3/27/72*

Sam J. Crain &amp; Co.

Agency

By

Form MLB-20 (Ed. 11-68)

3386



CONDOMINIUM OWNERS LIABILITY INSURANCE  
NEGLIGENT HIRE AND CONTRACTORS LIABILITY INSURANCE  
OWNERS' LIABILITY AND TENANTS' LIABILITY INSURANCE  
PROPERTY AND LIABILITY INSURANCE

**Excellence in Customer Experience**

The authors declare no potential conflicts of interest. All research was conducted under strict ethical guidelines, approved by the Institutional Review Board at the University of California, Los Angeles. The study protocol was designed to ensure participant safety and confidentiality. Data were collected through standardized procedures and analyzed using appropriate statistical methods. The findings are presented as they relate to the research objectives.

五、**「日本銀行の準備金」**

to purchase, develop or develop by or owned by the individual or foreign entity involved in the use of the data. In providing such information, the individual or foreign entity involved in the use of the data shall be held harmless for all future or potential liability.

121 covered with weeds & willow bushes. The place is

the product of which will be the same as the product of the two numbers of which it is the sum. For example, if the two numbers are 2 and 3, the product of 2 and 3 is 6, and the product of 3 and 2 is 6. This is true for all numbers.

property in the community, as these measures may not be the best suited to protect or reward an individual's contribution to the team and

that the likelihood of some quantity being considered increases by  $\alpha$  percent for each additional unit of  $x$ , which effect does not differ from 0 or is constant in the presence of the explanatory variable  $x$ .

[illegible]

卷一百一十五 五言古詩 三十一首

IN WITH respect to the addressed application filed in the International Office to priority claims filed with such applicant and not duly claimed in the priority application, the applicant is invited to "bring forward evidence" to identify *de novo* the inventorship of the benefit of the claimed foreign set of the priority application. Pursuant to 37 CFR 1.55(c)(2)(ii), the applicant is invited to submit evidence in support of the claimed foreign set of the priority application.

5 The inmates, aided by the defendant, stole the victim's property, including his car, disposable lighter, wallet, jewelry, cash and cell phone, and intended to give the property, money, jewelry, and cell phone to Cooney and the other inmates. Cooney's purpose was to facilitate the other inmates' continued prison activities.

# CLASSIFICATION AND ESTIMATION PROBLEMS

**Ernest F. Smith President, Chicago Conference of the National Association of Manufacturers**

**Eligibility & Selection Procedure** — The first round of the CCF will be conducted online. The CCF will be held on 20 February 2020.

RECEIVED  
JAN 10 1964

1-800-897-1666

Nothing therein considered should be held to vitiate, alter, involve or extend any of the terms, limits or conditions of the policy except as herein set forth.

The information contained herein is required only when this order/cancellation is filed subsequent to preparation of the party's reply.

Date	Description	Expenses	Cash	L.D.	Mileage	Expenses			Total	Total
						Day	Night	Other		
1941	11	12	13	14	15	16	17	18	19	20
1941	21	22	23	24	25	26	27	28	29	30
1941	31	32	33	34	35	36	37	38	39	40
1941	41	42	43	44	45	46	47	48	49	50
1941	51	52	53	54	55	56	57	58	59	60
1941	61	62	63	64	65	66	67	68	69	70
1941	71	72	73	74	75	76	77	78	79	80
1941	81	82	83	84	85	86	87	88	89	90
1941	91	92	93	94	95	96	97	98	99	100

上海華英書局代印

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☐ 03 JACKSONVILLE, FLORIDA COMPANY  
☐ 07 NORTHVIEW THERAPEUTIC COMPANY, DE NEW YORK  
☐ 10 MANUFACTURER COMPANY OF AMERICA  
☐ 04 HAINES BROS. AND COMPANY COMPANY  
☐ 01 EASTLAND AMERICAN NATIONAL INSURANCE CO.  
☐ 04 MEDICAL STAPLER MANUFACT COMPANY





LOSS PAYABLE

No. 520  
Ala., Fla., S. C.  
(Edition 9-65)

It is stipulated that any loss due the Insured under this policy shall be held payable to **Equipment Leasing Corporation, 1930 Augusta Road, Drawer 8457, Greenville, S. C.** as interest may appear, subject, nevertheless, to all conditions of the policy.

Note to Agent: The "attaching" portion may be torn off if the clause is attached when the policy is written.  
Attached to and forming part of Policy No. **41-190867** of the

Issued at its \_\_\_\_\_ CITY OR TOWN \_\_\_\_\_ STATE \_\_\_\_\_ NAME OF INSURANCE COMPANY \_\_\_\_\_  
Dated \_\_\_\_\_ Agency \_\_\_\_\_

No. 520 (9-65) (Ala., Fla., S. C.)

**Sam J. Crain & Co.**

Agent

No. 520 (9-65) (Ala., Fla., S. C.)



**BROAD FORM PROPERTY DAMAGE ENDORSEMENT**

## Excelling in Consulting Operations

It is believed that this is probably the only case in which the patient was cured by the use of the drug.

The trademarks and/or proprietary rights of the trademark owner are hereby acknowledged as of record of the trademark or logo. The trademark is the word "BIOLOGICAL" which is used in connection with the trademarked name "BIOLOGICAL" and is used in connection with the trademarked name "BIOLOGICAL" and is used in connection with the trademarked name "BIOLOGICAL".

[illegible]

to prevent waste or duplication by referring to the standard or, where appropriate, to the provisions made by the referred for state or international law. The standard for the use of the official, by provision

was used in the treatment of the disease, and the results of the treatment were as follows:

Productivity needs can be better satisfied by a demand for the production of knowledge which has formed the basis of growth of our demand for the applied

to be equipped with the best of equipment, his equipment

(b) The following part of my testimony not concerning the content of or results of the hearing.

[illegible][illegible][illegible]

CLASSIFICATION AND ESTIMATION BY DATA FUSION

Mr. and Mrs. J. J. Duggan, 1110 Broadway, New York City

Extended Address Field: \_\_\_\_\_ No. of CLT, MLC, LSP and Constructed = D. Parameter

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Nothing here contained shall be held to vary, limit, waive or extend any of the terms, times or conditions of the policy, except as herein indicated.

The information contained below is required only when an order/contract is issued subsequent to preparation of the policy.

- ☐ 02 AFFILIATED CASUALTY COMPANY
- ☐ 03 NORTHWEST INSURANCE COMPANY OF NEW YORK
- ☐ 04 AMERICAN COMPANY OF AMERICA
- ☐ 05 MARINE BONDED AND CASUALTY COMPANY
- ☐ 06 AMERICAN AMERICAN CRITICAL INSURANCE CO.
- ☐ 07 NATIONAL STANDARD INSURANCE COMPANY

Aspirin and Ethyl-Ester of Salicylic Acid

U.S. #221 60-11-00  
Broad Tech Property Trusts: Environmental Liability Considerations



CHANGE ENDORSEMENT # 9

THIS ENDORSEMENT IS TO BE ATTACHED TO THE POLICY OF THE ASSURED.

FOR THE INSURANCE CO. 41-196897

and becomes effective on 9/31/72 FROM

Names of Insured COVIL INSULATION CO. INC.

Location of Property and Description SEE FILE-23

Policy Term 3 years from 3/31/70 To 3/31/73 Loss Due to Fire, Theft, or Other Causes YES

Other Loss Due to Other Causes (Specify) YES

Is it covered? YES

(a) The policy is amended as follows:

FORM 520 IS HEREBY ADDED.

65-28

NOTICE TO POLICYHOLDER

NO. 41-196897

COVIL INSULATION CO. INC.

9/31/72

(b) With respect to those coverages and kinds of property for which a specific limit of liability is shown, the limits of the Company's liability shall be limited to the amount shown in the limits of liability column herein. Such limits are in lieu of the limits of liability stated in the policy and not in addition thereto.

SECTION I - PROPERTY COVERAGE					PREMIUMS	
Coverage	Basic Rate	LIMITS OF LIABILITY		New Rate	Old Premium	New Premium
		Previous Limit	New Limit			
C. Bodily Injury & Property Damage Liability		\$	\$		\$	\$
D. Premises Medical Payments		\$	\$		\$	\$
SECTION II - LIABILITY COVERAGE					PREMIUMS	
Coverage	Limits of Liability	Old Premium	New Premium	Add'l Premium	Add'l Return	Total Return
C. Bodily Injury & Property Damage Liability	\$ each Occurrence	\$	\$	\$	\$	\$
D. Premises Medical Payments	\$ each Person	\$	\$	\$	\$	\$
TOTAL \$					TOTAL \$	

PREMIUM RECAPITULATION				
Description of Coverage	If payable in annual installments	Premium Installments	Additional Premium	Return Premium
C. Bodily Injury & Property Damage Liability	\$	\$	\$	\$
D. Premises Medical Payments	\$	\$	\$	\$
TOTAL \$				

Date of Change 09/25/72

Total for remainder of policy term \$

SAN J. CRAIN

Agent By

San J. Crain





LOSS PAYABLE

No. 520  
Ala., Fla., S. C.  
(Edition 9-65)

It is stipulated that any loss due the Insured under this policy shall be held payable to BANK OF ASHEVILLE  
as THEIR interest may appear, subject, nevertheless, to all conditions of the policy.

Note to Agents—The "attaching" portion may be torn off if the claim is attached when the policy is written.  
Attached to and forming part of Policy No. 41-190897

Issued at its NORTHERN INSURANCE CO. of the  
Dated                      CITY OR TOWN                      STATE                      Agency SAM J. CRAIN CO.  
No. 520 (9-65) (Ala., Fla., S. C.) Agent  
No. 520 (9-65) (Ala., Fla., S. C.)



# CHANGE ENDORSEMENT

This endorsement is made a part of Policy No. 41-188407  
of the Northern Insurance Company

and becomes effective on 5/28/72 at 12:01 PM

Name of Insured Covil Insulation Co., Inc.  
Location of Premises and Property

Policy Term 5/31/72 to 5/31/73 Loss Prev. No. 13 Applicable Loss Prev. No. 2 Applicable  
Other Term Dep. C. applicable (specify) None applicable

It is agreed that:  
(a) The policy is amended as follows:

In consideration of a flat charge of \$50.00 CGL and Contractual Liability limits are increased to 1,000,000/1,000,000 for the job for Liggett and Myers, Inc., Durham, North Carolina only. No higher limits of liability are approved.

*[Handwritten signature]*

*8-3-72*

(a) With respect to these coverages and kinds of property for which a specific limit of liability is shown, the limit of the Company's liability shall be changed to read as stated in the Limits of Liability columns herein. Such limits are in lieu of the limits of liability stated in the policy and not in addition thereto.

## SECTION I - PROPERTY COVERAGE

Coverage Description	Loc. No.	Bldg. No.	LIMITS OF LIABILITY		Old Rate	New Rate	PREMIUMS		
			Previous Limit	New Limit			Old Premium	New Premium	[Add] [Return]
			\$	\$			\$	\$	\$
			\$	\$			\$	\$	\$

## SECTION II - LIABILITY COVERAGE

Coverage	Limits of Liability		PREMIUMS		
C. Bodily Injury & Property Damage Liability	Each Occurrence	\$ Aggregate	Old Premium	New Premium	[Add] [Return]
D. Premises Medical Payments	Each Person	\$ Each Accident	\$	\$	\$

## PREMIUM RECAPITULATION

Date of subsequent installments	Previous Installments	Additional Premium	Return Premium	Amount Due
5/31/72	\$	\$	\$	\$
Total for remainder of policy term:		\$ 50.00	\$	\$
		\$ 50.00	\$	[Additional] [Return]



1-76

姓名: 性别: 年龄: 职业: 住址: 电话: 邮编: 电子邮箱: 备注:

### Location of Prints and Images:

Policy Term: System Unit: 3/31/70 to 3/31/73 Loss Ded. Cl. No. 1 12 applicable; Loss Ded. Cl. No. 2 14 applicable  
 Other Loss Ded. Cl. applicable: (none) Other applicable:

《中国书画函授大学肇庆分校建校二十周年纪念册》

14. The order is amended as follows:

In consideration of a Flat charge of \$30.00 CGL and Contractual Liability limits are increased to 1,000,000/3,000,000 for the job for Liggett and Myers, Inc., Durham, North Carolina only. No higher limits of liability are approved.

Contract Description	E.O. No.	Solic. No.	LIMITS OF LIABILITY		Old Rate	New Rate	PREMIUMS		
			Previous Limit	New Limit			Old Premium	New Premium	<input type="checkbox"/> Add'l <input type="checkbox"/> Return
			\$	\$			\$	\$	\$
			\$	\$			\$	\$	\$

Coverage	Limits of Liability		PREMIUMS		
			Old Premium	New Premium	<input type="checkbox"/> Add'l <input type="checkbox"/> Return
C. Bodily Injury & Property Damage Liability	\$ each Occurrence	\$ Aggregate	\$	\$	\$
D. Excess Medical Payments	\$ each Person	\$ each Accident	\$	\$	\$

	Previous Installments	Additional Premium	Return Premium	Amount Due
Unpaid at withdrawal on 6/28/77	\$	\$	\$	\$
Withdrawal on 6/28/77	\$	\$	\$	\$
Unpaid at 6/28/77	\$	\$	\$	\$
Total for withdrawal on 6/28/77	\$	\$	\$	\$

United States National Bank, Inc., New York, N.Y.



FP/CM 1/12/73

238

CHANGE ENDORSEMENT #11

Form NR-20  
12-1-72

This endorsement is made a part of Policy No. **41-19897**  
of the **Northern Insurance Company**

and becomes effective on **1/3/73** at **Roan** Insurance Agent is the location of the described property

Name of Insured **Covil Insulation Co.**

Location of Premises and Occupancy **Per MIA-22**

Policy Term **3 years** From **1/31/70** To **1/31/73** Loss Payable ☒ Loss Payable ☒ Loss Payable ☒

Other Loss Payable ☐ Loss Payable ☐ Loss Payable ☐

It is agreed that:

(a) The policy is amended as follows:

**Location 523(R) Sulphur Springs Rd., Beren Dist, Greenville, SC**  
**is hereby added. \$300,000 Fire, Extended Coverage, H/M/I**

**Item #1-A of Form 40090 is amended to read:**  
**\$40,000 Additional Coverage added per schedule on file**  
**with Company at 4530 Park Rd., Charlotte, NC**



9/17/73  
1/25/73

With respect to these coverages and limits of liability for which a specific limit of liability is shown, the limit of the Company's liability shall be changed to read as shown in the limits of liability columns here. Such limits are in lieu of the limits of liability stated in the policy and not in addition thereto.

SECTION I - PROPERTY COVERAGE

Coverage Description	Loc. No.	Side No.	LIMITS OF LIABILITY		Old Rate	New Rate	PREMIUMS		
			Previous Limit	New Limit			Old Premium	New Premium	Added Return
			\$	\$			\$	\$	\$ 17.73
			\$	\$			\$	\$	\$

SECTION II - LIABILITY COVERAGE

Coverage	Limits of Liability		PREMIUMS		
			Old Premium	New Premium	Added Return
C. Bodily Injury & Property Damage Liability	each Occurrence	\$ Aggregate	\$	\$	\$ 60.
D. Products Medical Payments	each Person	\$ each Accident	\$	\$	\$

TOTAL \$ 1833.

PREMIUM RECAPITULATION

	Previous Installments	Additional Premium	Return Premium	Amount Due
Date of subsequent installment, 2	\$	\$	\$	\$
if payable in cash/1st installment:	\$	\$	\$	\$
1/3/73	\$ 145.	\$	\$	\$
1/3/73	\$ 145.	\$	\$	\$

by term: **Charlotte**  
**3746**

Signed: **Sup. J.**

3415